

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINIOS

In re: BETTY RUTH ELLIS	§	Case No. 18-81139
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/24/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 10/25/2018.
- 6) Number of months from filing or conversion to last payment: 2.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 1,550.00	
Less amount refunded to debtor(s)	\$ 173.65	
<b>NET RECEIPTS</b>		<b>\$ 1,376.35</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 88.35	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 88.35</b>
Attorney fees paid and disclosed by debtor(s):	\$ 300.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	4,000.00	4,000.00	0.00	0.00	0.00
JP MORGAN CHASE BANK	Sec	12,000.00	12,626.38	12,626.38	0.00	0.00
CORNERSTONE CREDIT UNION	Sec	0.00	11,294.37	0.00	0.00	0.00
FIRST NORTHERN CREDIT UNION	Sec	0.00	5,886.21	0.00	0.00	0.00
ILLINOIS TITLE LOANS	Sec	2,325.00	5,522.68	5,522.68	600.46	107.54
ILLINOIS TITLE LOANS	Uns	175.00	0.00	0.00	0.00	0.00
PNC BANK,, NATIONAL	Sec	11,594.00	11,708.56	11,708.56	184.84	395.16
STEPHENSON COUNTY TREASURER	Sec	454.00	1,338.48	1,338.48	0.00	0.00
STEPHENSON COUNTY TREASURER	Sec	725.00	NA	NA	0.00	0.00
ADT SECURITY SERVICES	Uns	60.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Uns	5,914.00	5,914.71	5,914.71	0.00	0.00
ATG CREDIT	Uns	369.00	NA	NA	0.00	0.00
BIG PICTURE LOANS	Uns	900.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Uns	1,413.00	1,413.39	1,413.39	0.00	0.00
CAP1 / BERGN	Uns	0.00	NA	NA	0.00	0.00
CAP1 / MNRDS	Uns	1,081.00	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP	Uns	1,007.00	1,081.27	1,081.27	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	84.00	1,016.66	1,016.66	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	2,030.00	2,075.94	2,075.94	0.00	0.00
CBNA	Uns	3,115.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,471.00	3,587.29	3,587.29	0.00	0.00
CHASE CARD	Uns	4,371.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	10,897.00	11,262.10	11,262.10	0.00	0.00
COMENITY BANK / GORDMANS	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK / VICTORIA	Uns	729.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Uns	232.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	787.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	1,046.00	1,204.73	1,204.73	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	4,293.00	423.78	423.78	0.00	0.00
BECKET & LEE LLP	Uns	358.00	495.93	495.93	0.00	0.00
LEMANSKI HEATING & AIR	Uns	86.00	NA	NA	0.00	0.00
TRI-STATE ADJUSTMENTS INC	Uns	415.00	774.57	0.00	0.00	0.00
MONROE CLINIC HOSPITAL	Uns	114.00	NA	NA	0.00	0.00
NICOR GAS	Uns	500.00	638.40	638.40	0.00	0.00
ONEMAIN	Uns	4,501.00	3,621.49	3,621.49	0.00	0.00
PNC BANK,, NATIONAL	Uns	2,406.00	2,503.93	2,503.93	0.00	0.00
STATE COLLECTION SERV	Uns	50.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	112.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	112.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	112.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	112.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	132.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	147.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	147.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	147.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	147.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	176.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	230.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	231.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	448.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	1,435.00	NA	NA	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	1,375.00	15.00	15.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	726.00	764.04	764.04	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	0.00	5,679.28	5,679.28	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	437.00	437.64	437.64	0.00	0.00
SYNCB / SAMS CLUB DC	Uns	3,559.00	NA	NA	0.00	0.00
SYNCB / TJX COS DC	Uns	1,613.00	NA	NA	0.00	0.00
U.S. BANK NATIONAL ASSOCIATION	Uns	2,779.00	2,094.06	2,094.06	0.00	0.00
U.S. BANK NATIONAL ASSOCIATION	Uns	5,912.00	5,352.83	5,352.83	0.00	0.00
US BANK	Uns	9,449.00	NA	NA	0.00	0.00
EDMOND ELLIS	Uns	0.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN	Uns	0.00	389.02	389.02	0.00	0.00
COTTONWOOD FINANCIAL	Uns	0.00	2,064.08	2,064.08	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	15.00	15.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	231.00	231.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	448.05	448.05	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	112.00	112.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	132.00	132.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	147.25	147.25	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	147.25	147.25	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	112.00	112.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	230.00	230.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	147.25	147.25	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	147.25	147.25	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	176.00	176.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	112.00	112.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	112.00	112.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	1,435.04	1,435.04	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	10.83	10.83	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	50.00	50.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	14.48	14.48	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	30.00	30.00	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	18.93	18.93	0.00	0.00
SWEDISH AMERICAN A DIVISION	Uns	0.00	23.00	23.00	0.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	0.00	95.00	0.00	0.00	0.00
ERROR	Uns	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 12,626.38	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 17,231.24	\$ 785.30	\$ 502.70
All Other Secured	\$ 1,338.48	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 31,196.10</b>	<b>\$ 785.30</b>	<b>\$ 502.70</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 55,886.90</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 88.35	
Disbursements to Creditors	\$ 1,288.00	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 1,376.35</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/27/2018

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.